



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/634,612	08/05/2000	Ronald John Rosenberger		2637

7590  
Ronald Rosenberger  
506 Sterling Street  
Newton, PA 18940

06/23/2005

EXAMINER

MYHRE, JAMES W

ART UNIT	PAPER NUMBER
----------	--------------

3622

DATE MAILED: 06/23/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

Application No.

09/634,612

Applicant(s)

ROSENBERGER, RONALD JOHN

Examiner

James W. Myhre

Art Unit

3622

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 25 August 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 146-205 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 146-205 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

## DETAILED ACTION

### *Response to Amendment*

1. The amendment filed on August 25, 2004 under 37 CFR 1.115 has been considered but is ineffective to overcome the Byerly et al (6,067,524), Bucci (5,655,089), and Masuda(5,569,897) references. The amendment did not add or cancel any claims, but amended Claims 146-205. Therefore, the currently pending claims considered below remain Claims 146-205.

### *Claim Rejections - 35 USC § 112*

2. The amendment filed on August 25, 2004 has amended Claims 146-175 to overcome the 35 U.S.C. 112 rejection in paragraph 3 of the April 20, 2004 Office Action. Therefore, the Examiner hereby withdraws that rejection.

### *Claim Rejections - 35 USC § 103*

3. Claims 146-205 are rejected under 35 U.S.C. 103(a) as being unpatentable over Byerly et al (6,067,524) in view of Bucci (5,655,089) and Masuda (5,569,897).

Claims 146 and 176: Byerly discloses a system and method for providing health care reminders on billing statements, comprising:

a. enabling an entity to provide health care reminders as an additional service to end users (customers)(col.2, lines 14-34);

f., g., & h. receiving and storing end user data relating to a health reminder (col 2, line 53 - col 3, line 2; col 3, lines 16-37; and col 4, lines 10-24);

i. & j. allowing the end user to perform a transaction, resulting in transaction data stored in the system (col 2, lines 17-34); and

k. & l. providing the transaction data and the health care reminder to the end user on a transaction statement (col 1, lines 50-56; col 4, lines 48-52; col 6, lines 27-48; and col 8, lines 3-8).

While Byerly discloses providing the transaction data and the health care reminder during a transaction at a pharmacy, it is also disclosed that the information being printed and presented to the end user includes "billing information". It is common and usual for prescribed pharmaceuticals to be paid for, in whole or in part, by the end user's insurance agency, HMO, PPO, or other third party. Therefore, the information that Byerly is providing to the end user at the pharmacy which includes the "billing information" is the equivalent of a billing statement in that it shows the end user his portion, if any, of the cost of the prescription being filled, especially in view of the disclosure by Byerly that the health care information is being provided by the end user's HMO or PPO. This would be especially true if the pharmacy is completing an order that an end user submitted remotely via telephone, mail order, or online.

Bucci also discloses a system and method for providing additional information along with a billing statement mailed through the postal channels to the end user at a later time. Therefore, it would have been obvious to send the health care reminders being presented to the end user in Byerly through the postal mails along with the billing

Art Unit: 3622

statement. One would have been motivated to send this information through the mail in order to present Byerly's reminders to end users whose prescriptions are being filled remotely, e.g. telephonic, mail order, or on-line.

While Byerly and Bucci disclose how health care reminders may be presented to an end user who conducts a transaction, it is not explicitly disclosed on how the end user's credit card being used in the transaction is issued or used (steps b-e in Claims 146 and 176). Masuda discloses a system and method for issuing and using credit cards which comprises:

c. attracting potential end users to said financial cards (i.e. advertising the financial card to the end user by providing the end user with a credit application form)(col 1, lines 19-21). The Examiner notes that it is also common and usual for credit card companies and other companies offering products or services to advertise the availability of their product or service and to direct the potential customer's attention to the positive features of the product or service.

d. & e. converting potential end users into end user by accepting and approving an application for the financial card (col 1, lines 19-25 and 41-48);

b. providing the financial card and related services to the approved end user (col 1, lines 48-53).

Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to use a credit card which had been advertised, issued, and approved in a manner similar to Masuda when conducting the pharmacy transaction in Byerly. One would have been motivated to use such a credit card in

Art Unit: 3622

order to preclude the end user from having to carry a large amount of cash, which has been recognized as one of the major advantages of credit cards versus cash payments.

The additional wording in the claims regarding the type of contents contained or not contained in the message, e.g. whether the message reminds the end user of a pre-existing medical appointment or reminds the end user to make a medical appointment, does not affect the steps of providing a message on a billing statement and, thus, is given little if any patentable weight. It would have been obvious that once a system had been set up which places personalized messages on a billing statement, the messages may be directed towards any topic chosen by the message provider.

Likewise, the reason for providing personalized messages on a billing statement, whether to promote a credit card company, promote the HMO providing the messages, or merely to promote better health practices by the end user, is merely the intended use for the claimed invention and does not affect the steps involved in providing a message on a billing statement, thus, is again given little if any patentable weight.

Claims 147 and 177: Byerly, Bucci, and Masuda disclose the system and method for providing health care reminders on a billing statement as in Claims 146 and 176 above. While Byerly does not disclose that the billing statement is from a credit card company, Bucci explicitly discloses that the billing statement can be from "such businesses as American Express, AT&T, Blue Cross/Blue Shield, Sears, and Merrill Lynch" (col 2, lines 34-36). At least two of these (American Express and Sears) issue credit cards and send out monthly statements on the amount due by the end user. Thus, it would have been obvious to one having ordinary skill in the art at the time the

Art Unit: 3622

invention was made that the billing statement could be a result of a credit charge to a credit card account owned by the end user. One would have been motivated to place the messages on a credit card billing statement to ensure that the end user receives the messages each month, since almost all credit card holders use their credit card at least once each month, whereas many end users may only visit a pharmacy once or twice a year.

Claims 148, 149, 178, and 179: Byerly, Bucci, and Masuda disclose a system and method for providing health care reminders on a billing statement as in Claims 146 and 176 above. Bucci further discloses that the billing statement can be from a credit card company, a bank, etc. It is old and well known that banks issue both credit and debit cards some of which may also be used to access ATM machines. Thus, it would have been obvious to one having ordinary skill in the art at the time the invention was made that the billing statement could be for purchases made using a credit, debit, or ATM card. One would have been motivated to include these various types of payment cards in order to expand the coverage of the system to include end users with all types of payment cards, since they all send out similar monthly billing statements.

Claims 150 and 180: Byerly, Bucci, and Masuda disclose a system and method for providing health care reminders on a billing statement as in Claims 146 and 176 above. Byerly further discloses that the message content may be provided by a variety of third parties (col 2, line 53 – col 3, line 2).

Claims 151-162, 164-174, 181-192, and 194-204: Byerly, Bucci, and Masuda disclose a system and method for providing health care reminders on a billing statement as in Claims 146 and 176 above. Masuda also discloses that the end user completes an application form to receive the credit card. Thus, the system is providing the end user with prompts, questions, and information concerning not only the credit card itself, but all other aspects of the services and benefits provided by the credit card issuer. Bucci further discloses that various third parties input data into the system pertaining to the messages being placed on the billing statement. It is inherent that as the various parties input data, the content of the messages being provided to the end user would change, i.e. be modified, revised, updated, or deleted. This would include changes to the personal data or preferences input by the end user, such as a change in marital status, etc. Byerly and Bucci also disclose that the messages could be printed directly on the statement or onto a separate document provided in the same enclosure as the statement. Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the end user in Byerly with prompts, questions, and information concerning the end user data and preferences, payment instrumental data, and other information such as Byerly's "government warnings and news items", and to allow the data contained in the prompts, questions, information, and messages to be modified, revised, updated, or deleted. One would have been motivated to gather, modify, and provide the information in this manner in order to keep the end user informed with the most pertinent messages, such as the latest news items instead of news from the year before.



Claims 163 and 193: Byerly, Bucci, and Masuda disclose a system and method for providing health care reminders on a billing statement as in Claims 146 and 176 above. While it is not explicitly disclosed in any of the cited references that the end user will acknowledge receipt of the health reminder, it is old and well known to require such acknowledgement, especially if the message pertains to a pending medical appointment. While no specific method of acknowledgement is claimed, it is common for the end user to respond to an appointment reminder by verifying his desire to keep the appointment. Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to enable the end user to acknowledge receipt of the health care reminder. One would have been motivated to allow the end user to acknowledge receipt in order to preclude annoying the end user by sending the same reminder numerous times.

Claims 175 and 205: Byerly, Bucci, and Masuda disclose a system and method for providing health care reminders on a billing statement as in Claims 146 and 176 above. Bucci further discloses that credit card companies, among others, frequently mail out records, bills, and other documents separately (col 1, lines 12-35). Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made that the credit card company or any other entity could send the end user health care reminders separately from the billing statement. One would have been motivated to send the reminder separately in order to ensure timely arrival, such as when the reminder is for an appointment that is two days before the billing statement is normally mailed out.

***Response to Arguments***

4. Applicant's arguments filed August 25, 2004 have been fully considered but they are not persuasive.

a. The Applicant argues that Byerly "merely teaches adding medical advisory information to pharmacy transaction information that is relevant to the pharmaceutical for which the patient had bought through the use of a doctor's prescription." (page 3). However, the Examiner notes that (page 3). However, the Examiner notes that Byerly explicitly discloses that the advisory message includes "*all types of information provided to pharmacy patients, including information about the prescribed product being dispensed, information about related products or procedures, patient-specific information (such [as] scheduling of appointments, physicals, etc.), promotional materials and/or discount information pertaining to the purchase of prescription products and/or other products and/or simply news items pertaining to the dispensed product and/or to pharmaceutical products and/or health in general*" (emphasis added) (col 2, lines 53-63). Thus, Byerly is not limited to adding medical advisory information that is only relevant to the pharmaceutical being bought; but encompasses all health-related information including information reminding the customer "to schedule a physical" (col 4, lines 10-15).

b. The Applicant also argues that "Byerly and Bucci teach away from each other and thus cannot be properly combined" (page 3) since Bucci "teaches the electronic or computer combination of several financial services transaction accounts into a single printed transaction statement" (page 3). The Examiner points out that as noted in the

Art Unit: 3622

rejection above Byerly does not explicitly teach that the customer's transaction statement (billing information) is mailed to the customer through the US Postal Service. Bucci was used to show customer transaction statements, which not only included the transaction information, but also additional "hard-copy material in the nature of advertising or bill-breakdown information", being mailed through the US Postal Service to the customer. It was also noted in the rejection that the motivation to combine the references was to allow the customers in Byerly to conduct telephonic, mail order, or on-line transactions with the pharmacy. Such "remote" pharmaceutical transactions have been utilized for many years to provide medicine to patients who are not able to physically go to a brick-and-mortar pharmacy and would have been an obvious extension to the Byerly pharmacy.

c. The Applicant argues that the combination of Bucci with Byerly would render Byerly unsatisfactory for its intended purpose and would change the principle of operation of the reference (pages 4-5) because of the periodicity of the receipt of the materials by the end user and when the payment is made in relation to the consumption of products or services (pages 6-7). The Examiner would like to first note that while the disclosures of the references must be looked at in their entirety, obviousness is not based on whether all the features in one reference are able to be combined with all the features of the other reference, but rather what one of ordinary skill in the art would have ascertained from the two disclosures. In the present case, both references disclose combining transaction information with additional information and presenting the combined information to the user. The addition of mailing the combined information

Art Unit: 3622

to the user (along with the requested pharmaceuticals) would not render Byerly inoperable. As disclosed, the pharmacy printer would still print the combined information, and then the printed information would be placed in an envelope along with the pharmaceutical and mailed to the user, the same as any other telephonic, mail order, or on-line pharmacy. As to the citation of Byerly (col 6, lines 39-48) which the Applicant argues teaches away from mailing the advisory message (page 5), the examiner notes that in the above combination, the Examiner has not claimed that it would have been obvious to mail just the advisory message, but that it would have been obvious to mail the combined information (transaction/billing information and advisory message) in order to allow telephonic, mail order, and on-line pharmacies to perform the Byerly invention. Neither Byerly, Bucci, nor the Applicant has disclosed mailing just the advisory message to the user. In all three, it is the combined transaction information and advisory message that is being delivered to the user. The Applicant's argument about the periodicity of the receipt of the materials by the end user is non-persuasive. Both the Applicant's invention and the invention by Byerly would function the same whether the user's prescription was a one-time prescription or a periodic prescription (e.g. 90-day); thus, either could utilize the periodic consolidated billing method disclosed by Bucci. Likewise, the Applicant's argument about when payment is made in relation to the consumption of products or services is also non-persuasive. In all three instances, the Examiner doubts that the user is going to "consume" all of the prescribed medicine at one time; thus, payment will be received prior to the total consumption of the product. A telephonic, mail order, or on-line pharmacy (or even a brick-and-mortar

Art Unit: 3622

pharmacy) utilizing the Byerly invention could require pre-payment by the user and present the user with a "paid-in-full" billing statement, or accept delayed payment, such as by credit card or charge account, and present the user with an "amount-due" billing statement. In either case, both Byerly and Bucci disclose that additional information would be combined with the billing statement information, and that the combined statement would then be delivered to the user.

### ***Conclusion***

5. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Exr. James W. Myhre whose telephone number is (571) 272-6722. The examiner can normally be reached Monday through Thursday from 5:30 a.m. to 3:30 p.m.

Art Unit: 3622

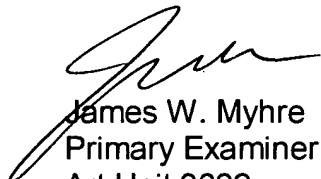
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber, can be reached on (571) 272-6724. The fax phone number for Formal or Official faxes to Technology Center 3600 is (703) 872-9306. Draft or Informal faxes, which will not be entered in the application, may be submitted directly to the examiner at (571) 273-6722.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group Receptionist whose telephone number is (571) 272-3600.



JWM

June 20, 2005



James W. Myhre  
Primary Examiner  
Art Unit 3622